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July 2, 2004

Richard A. DiLiberto, Jr., Esquire
The Brandywine Building
1000 West Street, 17th Floor
Wilmington, DE 19801

RE: Our Claim: 02393161
Our Insured: Uhaul
Date of Loss: May 15, 2004

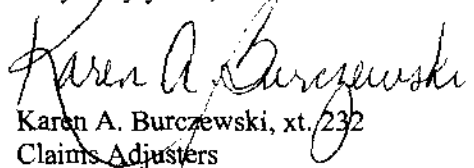
Dear Mr. DiLiberto:

We have carefully examined the facts and surrounding circumstances of this matter and believe we have sufficient information with which to make a proper determination of the above claim.

We have endeavored to fairly evaluate all available information connected with this loss however, our investigation reveals no negligence on the part of U-Haul. As a result, we will not be in a position to honor your claim.

Should you have any questions or evidence to the contrary, please feel free to contact the undersigned.

Very truly yours,


Karen A. Burczewski, xt. 232
Claims Adjusters

KAB:s

TT: Karen
Left msg

"Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties. The lack of a statement as required above does not constitute a defense in any prosecution for a fraudulent insurance act."